

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION

CREDITOR, Judith Skiba,
P.O.Box 1016
Pascagoula, Ms. 39568
228 369 2070

CASE NO.
8:23-bk-10571-SC

Re: Debitor
LITIGATION PRACTICE GROUP

MOTION IN SUPPORT OF PROOF OF CLAIM

Comes now, Creditor Judith Skiba, Pro Se and states her claim as follows: Ms. Skiba signed a contract in April of 2023 for LPG/Phoenix Law to represent her in debt relief problems.(exhibit A) I was not aware that this company was already in bankruptcy, if I was told I might not have signed on with them. They made arrangements to take money out of my bank account on a monthly basis. During the next couple of months I had creditors such as loan companies and credit card companies calling me all day and nite. LPG/Phoenix Law instructed myself to refer my creditors to their office. I still continued recieving calls with threats to law suits against myself. They did not do anything in representing me in my debt, basically they abandoned me. I had call LPG/Phoenix Law trying to get copies of the cease and desist letters that was suppose to be sent along with the certified reciepts. They could not provide me with any letters out of all the numerous times I called. I asked for a proposal letter for my creditors nothing was provided. At this time I had asked for their physical address and told them I would personal pick this information up, they could not give me an address.

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At this time I called the Better Business Bureau to get an address, when I found out that there were forty-two (42) complaints in one year of this company taking their money and abandoning them. (Exhibit B) At this time, I sent LPG/Phoenix Law a letter stating, that at moment they are fired for violating my contract, abandoning , and fraudulantly taking money from me (Exhibit C) I ask for a refund in regards to the last couple of months of \$594.00, to this day I have never recieved it.

The harm they did to me my credit, my reputation and the emotional distress is impairable. I will never be able to get another loan again, my reputation now is known as some kind of insolvent, and my emotional distress will take awhile to get over.

In April my when I signed on with LPG/Phoenix Law my debt was \$11,423, now my debt is close to \$13,000. with all kind of fees that has been added in the last months. Also I had to spend money with my bank to put a stop to LPG/Phoenix Law taking money from my account.

Before I signed my contract I asked, I am from Mississippi, so if I get sued or have to go to court for anything are you licensed in Mississippi?? They said that they would have someone stand in for them and I would never need to show up.

In the first paragraph of the contract it states,"*Phoenix Law hereby agrees to represent you in these disputes without limitation, including initiation of legal action against your creditors, defending any action brought by your creditors against you, enforcing your rights against harassment.*" In the last couple months I had nothing but harassment from my creditors and nothing was done.

In the paragraph two Performance of Legal Services, it states, *you undersrstand that the provisiion of legal services by Phoenix Law will commence immediately after the execution of the agreement*, this did not happen.

In the third paragraph of the contract it stated, If your account goes unresolved you are entitled to a refund, I have not yet seen a refund. Also, it states after clause no eight confidentiality under note, "*if you decide to prceed with filing bankruptcy you may be entitled to a refund of fees paid to Phoenix Law.*" They claim to give refunds but dont honor it.

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CONCLUSION

I am asking for twenty thousand dollars (20,000.) for the harm they inflicted to my reputation, my credit, and the mental distress they caused. Also included is my refund, bank fees, and regards to my creditors who are trying to sue me.

Judith Skiba

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Certificate of Service

I certify that on the 31 day of July, service was made of a copy of the foregoing *Motion in Support of Proof of Claim* by sending it through the Electronic Dropbox to Court Clerks Office. Also sending a copy to Richard Marshack US Bankruptcy Trustee in care of Dinsmore&Shohl LLP, christopher.ghio@dinsmore.com.

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